

## Description

# SYSTEM AND METHOD FOR FACILITATING REFUNDS OF UNUSED POSTAGE

### CROSS REFERENCE TO RELATED APPLICATIONS

[0001] This application claims priority under 35 U.S.C. section 119(e) from Provisional Patent Application Serial Number 60/481,401, filed September 19, 2003, entitled System And Method For Preventing Duplicate Printing In A Web Browser, which is incorporated herein by reference in its entirety. This application claims priority under 35 U.S.C. section 119(e) from Provisional Patent Application Serial Number 60/481,402, filed September 19, 2003, entitled Fraud Detection for Postage Systems, which is incorporated herein by reference in its entirety.

### BACKGROUND OF INVENTION

[0002] The illustrative embodiments described in the present application are useful in systems including those for provid-

ing funds accounting and evidencing and more particularly are useful in systems including those for providing for accounting of postage and evidence of postage and for providing refunds of unused postage.

[0003] Funds accounting, storing and dispensing systems typically encounter a certain number of failed funds dispense transactions. For example, the United States Postal Service (USPS) approves postage meters for use in evidencing payment of postage.

[0004] Mailing machines including postage meters such as the DM800 <sup>TM</sup> mailing machine are commercially available from Pitney Bowes Inc. of Stamford, Connecticut. Additionally, the CLICKSTAMP <sup>TM</sup> Online (CSO) Internet postage system is available from Pitney Bowes Inc. and facilitates printing postage using a personal computer and printer.

[0005] Many postage meters in the United States provide funds accounting such that a local source of funds is debited when postage is prepaid before being placed into the mail stream. Additionally, many postage meters provide proof of the postage payment in the form of printed indicia that is printed directly on the mail piece, typically on the upper right hand corner of an envelope.

[0006] In a postage system that utilizes prepaid funds such as

the USPS, a postage meter may account for funds by providing an ascending register to track money spent, a descending register to keep track of available funds and a piece count register to track total number of mail pieces franked. It is possible that the indicia printing operation may fail after the local accounting vault has debited the postage funds that were associated with the indicia. For example, the mailing machine may improperly feed the envelope causing the ink jet indicia printer to improperly print the indicia. Other known failure conditions exist and are not discussed in detail.

[0007] Mail pieces that have been damaged or those with improperly printed indicia are considered spoiled mail pieces. Additionally, a mail customer may decide not to mail a mail piece for other reasons. If a USPS mailing customer does not use a stamp, the customer may bring the stamp to a local post office for a refund. Similarly, if a mail piece franked by a postage meter is spoiled, the USPS requires a manual process for processing refunds of the unused postage that has been debited from the postage meter.

[0008] The current refund process is a costly manual process that is labor intensive. The spoiled mail piece is brought to a

local post office and processed. Additionally, the USPS charges a ten percent fee and only returns 90 percent of the spoiled postage value to the user.

[0009] If a mail customer uses an Internet postage system such as the CSO system, spoiled postage refund requests may be mailed to the USPS or their agent including the spoiled envelope or a statement from the user establishing that the postage did not print.

[0010] A reference directed to Instant Online Postage is described in U.S. Patent No. 6,619,544 issued to Bator, et al. on September 16, 2003 and is incorporated herein by reference in its entirety.

[0011] The United States Postal Service published a draft specification entitled Performance Criteria for Information-Based Indicia and Security Architecture for Open IBI Postage Evidencing Systems (PCIBI-O), dated February 23, 2000.

[0012] Postage meters may be characterized as operating in an open meter manner or a closed meter manner. A typical closed system postage meter includes a dedicated printer for printing evidence of postage dispensed and accounted for by the meter. A typical open system meter may utilize a general-purpose printer. Postal funds are often stored in a postal security device (PSD) that may employ a secure

accounting vault. The typical postage meter user leases a postage meter and registers that postage meter with the United States Postal Service (USPS).

[0013] Virtual postage meters such as the CLICKSTAMP™Online (CSO) system are available, and exist as accounts at a data center with a user having a postage meter license to use a corresponding virtual postage meter by remote access. A remote virtual postage meter account and remote cryptographic processors are utilized to produce indicia information that is used by the user's local processor to print postage indicia. As described more fully in the incorporated references, the CSO virtual postage meters utilize the Information-Based Indicia Program (IBIP) indicium that is a distributed trust system. The user fills the postage vault with funds and then dispenses the funds as postage by applying printed postage indicia to mail pieces that are then placed in the mail stream. The CSO user has a virtual postage meter account with a unique serial number and that account is associated with a postage meter license obtained under authority of the USPS.

[0014] A reference directed toward reissuing digital tokens in an open metering system is described in U.S. Patent No. 6,157,911, issued to Cordery, et al. on December 5, 2000

and incorporated herein by reference.

[0015] A reference directed toward preventing fraudulent printing of a postage indicia displayed on a personal computer is described in U.S. Patent No. 5,988,897, issued to Pierce et al. on November 23, 1999 and incorporated herein by reference. The Pierce system describes determining whether the output device is a window or a printer and choosing the appropriate indicium to render based upon that determination. Accordingly, a screen print function would print the sample indicium. Accordingly, a downloaded application could hook into the operating system printing subsystem so that the user would not be able to print multiple copies of an indicia. Commonly owned, co-pending patent application serial number 09/451,598, filed November 30, 1999 directed toward a method for preventing the duplicate printing of an IBIP indicium is incorporated herein by reference.

[0016] Commonly owned, co-pending patent application serial number 09/952,543, filed September 14, 2001 and entitled Method And System For Optimizing Refill Amount For Automatic Refill Of A Shared Virtual Postal Meter, is incorporated herein by reference. Commonly owned, co-pending patent application serial number 10/012,960,

filed November 5, 2001 and entitled Method And System For Secure Printing Of Indicia Via A Web Based Browser, is incorporated herein by reference.

[0017] Several types of value transfer systems are used in postage payment systems in general and by the USPS in particular. For example, stamps may be purchased and then utilized to pay for postage. A permit system may be used in which a mailer established an account with the USPS and then uses a manifest system to account for postage. Additionally, a meter system may be used. A postage meter is loaded with an amount of postage value that is then dispensed by printing postage indicia on mail pieces.

[0018] In another payment model, a broker may act on behalf of a customer to pay the postage due to the carrier such as the USPS as long as the USPS is convinced that the system is sufficiently secure. The broker is then responsible for paying the postage. In such a system, the user does not require a postage meter license. The broker obtains a postage meter license for the broker data center and obtains location information from the users. The broker then sends the location information such as the zip code to the USPS with the mail piece data. The broker is then respon-

sible for identifying a particular package sender if required by the USPS.

[0019] In all such postage payments systems described above, there is no convenient mechanism for processing spoiled or unused postage refund requests.

## **SUMMARY OF INVENTION**

[0020] The present application describes systems and methods for processing refund requests in a postage system.

[0021] In one embodiment, each mail piece that may be processed using the refund system includes a tracking code. The refund system monitors the tracking codes, such as package identification codes (PIC) used as delivery confirmation codes as mail pieces are processed in the mail stream. A user enters a refund request, using a remote network connection, for a particular mail piece that is identified by a unique tracking code. The refund system then interrogates a tracking code database to determine if the mail piece was observed in the mail stream. The system then continues to periodically interrogate the tracking code database over a test period, for example a week, to determine if the mail piece was observed in the mail stream. If the mail piece is not observed in the mail stream within the test period, a refund is processed.



[0022] In an alternative, the system continues to periodically interrogate the tracking code database for a tracking code lifetime period, for example a year, after the refund is processed. If the tracking code is observed during the tracking code lifetime period, a surcharge is imposed or a fraud investigation is initiated. After the tracking code lifetime period has expired, the tracking code is released for reuse by the system.

[0023] In another embodiment, after two failed print attempts using an Internet postage system, the user is offered a refund without requiring the user wait for a test period to expire.

#### **BRIEF DESCRIPTION OF DRAWINGS**

[0024] FIG. 1 is a schematic representation of a postage dispensing system according to an illustrative embodiment of the present application.

[0025] FIG. 2 is a schematic diagram representation of a postage dispensing transaction according to an illustrative embodiment of the present application.

[0026] FIG. 3 is a schematic representation of the logical components of the illustrative postage dispensing system and the secure data flow according to the illustrative embodiment shown in FIG. 1.

[0027] FIG. 4 is a schematic diagram showing a process flow for dispensing shipping labels with postage according to an illustrative embodiment of the present application.

[0028] FIG. 5 is a schematic representation of an illustrative shipping label with sample postage according to an illustrative embodiment of the present application.

[0029] FIG. 6 is a schematic representation of a display showing an illustrative shipping label with sample postage and a hidden shipping label with actual postage according to an illustrative embodiment of the present application.

[0030] FIG. 7 is a flow chart showing a process for dispensing a shipping label with postage according to an illustrative embodiment of the present application.

[0031] FIG. 8 is a flow chart showing a process for logging print data and calculating a fraud flag ratio according to an illustrative embodiment of the present application.

[0032] FIG. 9 is a flow chart showing a process for processing a postage refund request according to an illustrative embodiment of the present application.

[0033] FIG. 10 is a flow chart showing a process for paying postage refunds according to an illustrative embodiment of the present application.

[0034] FIG. 11 is a flow chart showing a process for monitoring

postage refund requests according to an illustrative embodiment of the present application.

## **DETAILED DESCRIPTION**

[0035] The present invention is described with reference to the CSO Internet Postage System and a refund request for a priority mail parcel including the delivery confirmation service wherein the delivery confirmation code is used as a unique identifier for refund tracking. It will be understood that the present invention is suitable for use with other postal services and systems such as traditionally metered mail, manifest mail and any virtual meter system. The systems described herein utilize USPS mail piece tracking infrastructure including delivery confirmation PIC codes, PLANET codes, POSTNET codes, Information Based Indicia (IBI) and Wide Field of View (WFOV) scanning technology. However, other known tracking systems may also be used.

[0036] In the current USPS refund scheme, there are several reasons a mailer may wish to request a refund. A mailer may decide not to send a mail piece that was already prepared. For example, a mail item such as a parcel was prepared for shipment but not sent because the order was canceled. Additionally, a mailer may prepare a mail piece

such as a letter and then damage it before placing it into the mail stream such as by spilling coffee on the envelope. To obtain a refund, the mailer must present the evidence of payment for the mail item (including for example the indicia) to a postal representative such as a postal clerk at a local post office. If the postal agent is satisfied that a refund is warranted, the mailer is provided a refund. The refund is made by check and if a postage meter indicia is presented, only 90 percent of the postage value is refunded.

[0037] As described herein, illustrative embodiments of a brokered virtual meter postage dispensing system having an improved refund processing system are shown. The embodiments described herein reduce the need for manual intervention by the USPS in the refund process. The embodiments described herein provide many advantages, including but not limited to providing auditing mechanisms, additional convenience to the mailer and greatly reducing the cost to the USPS of administering a refund system. Furthermore, the embodiments described are more secure than the traditional refund process and are less susceptible to collusion between a mailer and postal representative regarding the determination of whether a refund is

warranted in a particular situation.

[0038] In one embodiment, each mail piece that may be processed using the refund system includes a tracking code. The refund system monitors the tracking codes, such as PIC delivery confirmation codes as mail pieces are processed in the mail stream. Alternatively, other unique identifiers such as a combination of the PLANET code and POSTNET code may be used as can the combination of a postage meter serial number and ascending postage register. Other unique identifiers may be used and they may be unique for only a certain period of time such as a year. A user enters a refund request, using a remote network connection, for a particular mail piece that is identified by a unique tracking code. The refund system then interrogates a tracking code database to determine if the mail piece was observed in the mail stream. The system then continues to periodically interrogate the tracking code database over a test period of a week to determine if the mail piece was observed in the mail stream. If the mail piece is not observed in the mail stream within the test period, a refund is processed.

[0039] The system continues to periodically interrogate the tracking code database for a tracking code lifetime period

of a year after the refund is processed. If the tracking code is observed during the tracking code lifetime period, a surcharge is imposed or a fraud investigation is initiated. After the tracking code lifetime period has expired, the tracking code is released for reuse by the system.

[0040] In another embodiment, a postage customer uses a web browser to receive a shipping label with postage. A visible frame contains a sample postage label and two print buttons. The first print button is marked sample and the second button is the actual postage label print button that prints the shipping label from the hidden frame. The second print button may be selected only twice. When first pressed, the user is prompted to determine whether the label was successfully printed. If not, the user is given one more chance. The success or failure of the print step is logged. After two failed print attempts, the user is offered a refund. After two failed print attempts, the user is offered a refund without requiring the user wait for a test period to expire.

[0041] In fulfilling the postage/shipping label request, a postage broker requests postage from the postage provider data center. The postage broker receives the actual postage label data and a sample postage indicia from the postage

provider. The postage broker uses the received label data to render a shipping label including a link to a postage indicia that is displayed to the user as described above.

[0042] Referring to FIGs. 1–3, an illustrative infrastructure for printing shipping labels with postage for users in an open postage meter environment is described. Under the present invention, the end user is not required to have a USPS postage meter license.

[0043] Referring to FIG. 1, a system schematic diagram of an illustrative shipping and/or postage label processing system 100 according to an illustrative embodiment of the present application is described.

[0044] An illustrative e-commerce company xyz Co. 106 wishes to provide postage and/or shipping labels to its customers. The company 106 intends to act as a postage broker for its customers. The company 106 has a connection 107 to the Internet 108 and may communicate with its customers using the Internet or other communications channels. The schematic is illustrative and a typical configuration would include several postage broker companies 106.

[0045] A postage provider company has a firewall 110 that filters Internet communications with systems from outside the

company. A traditional virtual meter postage system includes an online Internet postage metering system environment 101, such as the CSO having production redundant servers 120, and 122, key management server 126, meter account database 124 and load balanced by system 114.

[0046] A traditional heavy client CSO user 103 communicates through the firewall 110 to the traditional CSO environment 101 through a load balancer 114. Several CSO transaction servers 120 communicate with the CSO database 124 and the CSO CCV (Crypto Coprocessor for a Virtual PSD) servers 126 using internal communications channels. The CSO database 124 is a database system available from ORACLE<sup>®</sup> and it uses RAID storage techniques. Several report and administrative servers 122 communicate with the CSO database 124, an administrator console 128, an Electronic Commerce Server (ECS) console 129 and a Remote Cash Box (RCB) terminal 127. The RCB 127 is a cryptographic engine that is physically secured and ensures that messages that approve postage refills are securely tied to mechanism that obtains funds and pay the post. The ECS console 129 provides administration of the electronic commerce front-end using a



Broadvision®platform.

[0047] An IBDS™(Internet Based Delivery System) environment 102 provides a new front end to the traditional CSO environment 101. The IBDS Web servers 130 are connected to the external brokers 106 using a load balancer 111. The IBDS Web servers 130 are connected to the front end of the traditional CSO load balancer 114. The IBDS environment 102 includes a database 160 and a data-logging server 162.

[0048] The IBDS environment 102 includes IBDS Administrative server 164 that is used to instantiate new postage broker accounts and meters. The administrative server 164 is not accessible using the Internet. The IBDS Administrative server 164 provides functions including a meter setup tool that allows new CSO meter records to be created for a new postage broker 106. Additionally, the administrative server 164 provides a meter refill manager, an audit utility and fraud alerting system. Similarly, IBDS Administration server 164 provides additional status systems to monitor system performance and operational status.

[0049] The IBDS environment 102 allows a United States Postal Service (USPS) Officer system 104 to have access through the firewall 110. The IBDS environment 102 includes a

help desk system 118 and an internal USPS Customer Service Representative (CSR) web server 150.

[0050] The IBDS environment 102 includes an IBDS Database 166 that communicates with the ECS console 129 of the traditional CSO environment 101. The IBDS Database 166 is a MICROSOFT®SQL Server 2000 cluster running on a platform such as WINDOWS® 2000 Advanced Server using RAID technology.

[0051] The IBDS environment 102 allows one or more external postage brokers such as xyz Co. 106 to have access to the IBDS web servers 130. The postage brokers 106 may broker postage to customers and provide access to shipping services by providing a shipping label with tracking number and optional special services. Similarly, the postage broker may use the system for its internal postage and shipping needs. It will be understood that broker 106 may be the same entity that operates the IBDS environment 102.

[0052] Postage dispensing systems may be subject to fraud attacks. The systems described in the illustrative embodiments herein have several pieces of data available that may be logged and used for fraud detection purposes. For example, each digitally signed request for postage re-

ceived from the broker is logged. Additionally, all requests/transactions are logged. The system also maintains a list of successful shipping label/postage indicia prints and logs unsuccessful print attempts and refund requests. The fraud detection mechanism detects anomalies in the logged data and is described herein in FIG. 8.

[0053] Referring to FIG. 2, a schematic diagram representation of an illustrative postage dispensing transaction 200 according to an illustrative embodiment of the present application is described.

[0054] A parcel shipper uses a sender's web browser 220 to send a printing request 201 to the postage broker web server 224. The sender's web browser 220 and postage broker server 224 perform authentication 202b. The postage broker server 224 sends a printing request 203 to the IBDS server 228. The postage broker server 224 and the IBDS server 228 perform authentication 202a.

[0055] The IBDS server 228 sends a printing request 205 to the IBDS web server 234. The request/response logging function 230 then sends a record of request 204 to the logging server 232.

[0056] IBDS server 234 sends a select meter request 206 to the IBDS meter selection and management system 236. The

IBDS meter selection and management system 236 sends an indicium signing request 207 to the CSO environment 238 (shown in FIG. 1 as 101). A signed indicium is sent 208 to the IBDs meter selection and management system 236 and then sent 209 to the IBDs dispense system 234, which then sends an HTML page 210 to the IBDs web server 228. The request/response logging function 230 then sends a record of response 211a to the logging server 232. Postage label image 240 is sent from web service 234 to web browser 220.

[0057] The HTML page is sent 211b to the broker web server 224 using a secure channel 226 and then may be optionally modified before being sent 212 to the sender's web browser 220. For example, the broker may brand the page using broker graphics. The HTML page may contain the label image 240 or may contain a link to a postage label image 240 stored on the IBDs dispense web server 234. The user then prints the HTML page using printer 222 or retrieves the postage label image from the link and then prints.

[0058] The IBDs system comprises an authentication process that includes passing a printing request 203 that includes a unique ID that identifies a specific postage broker with an

identifier that identifies a specific customer of the postage broker. Any other known authentication process may be used. Additionally, a transaction ID that identifies a specific transaction is included. The transaction ID is unique for each request coming from one postage broker. A digital signature including a signature of the three authentication elements may be used. When the request reaches the IBDS server 228, the server performs a series of validity checks before executing the request. If any of the checks fail, the IBDS server 228 will reject the request and send an error message to the postage broker server 224. The checks may include checking the request for valid parameters including a Security header, the broker ID, a Login ID, a non-empty Login ID, a Transaction ID, a Transaction ID that is new. The request may also be checked for a digital signature of the data in the request and a valid digital signature.

[0059] Referring to FIG. 3, a security model according to an illustrative embodiment of the present application is described.

[0060] The customer system 340 includes a computer having a web browser 343 that includes a secure communications subsystem that supports SSL/TLS. Additionally, a printer

342 is available for printing shipping labels.

[0061] The customer system utilizes an Internet connection using SSL/TLS 339 to communicate with a postage broker system 330 of xyz Co. The broker system 330 includes a web server 334 that serves HTML or other markup language files in response to requests from user systems 340. Optionally, a postage broker application includes an address engine 333 that is used for address cleansing and a postage and/or shipping rate calculator 332 that is used to rate package shipping charges. The broker system 330 utilizes an Internet connection using a VPN 329 or other secure channel to communicate with IBDS system 320.

[0062] The IBDS system 320 is used to interface with a traditional virtual meter system 310. IBDS system 320 includes a web service 327 that communicates with the postage broker system 330 using VPN connection 329. The IBDS system 320 also includes an audit logging system 326 for logging print success and other information.

[0063] The IBDS system 320 includes a meter selection manager 325. In traditional virtual postage meter systems, a user accesses the same meter account for each transaction. Here, a postage broker may have one or more virtual postage meter accounts. The meter selection manager

325 is used to select the virtual postage meter account that will be utilized for a particular transaction. In one embodiment, if the postage broker has more than one meter account, the virtual postage meter account with the highest balance is selected. In another embodiment, the entire balance of one virtual postage meter account is exhausted before proceeding to the next such that a smaller set of meters would need to be refilled. Furthermore, known systems for choosing the refill amount can be utilized such as those described in commonly owned, co-pending U.S. Patent Application No. 09/952,543, filed September 14, 2001 and entitled Method And System For Optimizing Refill Amount For Automatic Refill Of A Shared Virtual Postal Meter, incorporated herein by reference.

[0064] The postage provider system 320 includes a postage refill manager system 322 that manages the meter refill process for each postage broker.

[0065] The postage provider system 320 includes a postage dispense request processor 324 that processes postage requests. Additionally, a postage-rendering component 323 renders an image or other data file for inclusion in the shipping label. The rendered postage may include an IBIP indicium. As described herein, the postage-rendering

component may render a sample indicium and an actual indicium. Optionally, the postage rendering component may reside within the postage broker system 330. The postage provider system 320 communicates with the traditional virtual postage system 310 using the SSL protocol over network 319. Alternatively, other network topologies and security configurations may be utilized. For example, mutually authenticated SSL may be used. Additionally, an actual private network such as a dedicated line may be utilized.

[0066] The traditional virtual postage system 310 is preferably a CSO system 310. The virtual postage system 310 includes an external interface layer 316 that interfaces with traditional CSO users and the IBDS postage users. The system includes a transaction processor 317, a Virtual Postal Security Device (VPSD) server 314 and an Electronic Commerce Server (ECS) IF 315. The system includes an audit logging system 312 and a crypto coprocessor for virtual PSD (CCV) server 311. Web browser 343 is connected to web service 327 using secure link 345.

[0067] The systems and subsystems here may be organized as different portions of an application, different applications on a computer or even different applications running on



different computers. Similarly, any combination may be used or any known form of geographical, throughput or other load balancing may be used.

[0068] Referring to FIGs. 4–7, an illustrative system and method for preventing duplicate printing in a web browser according to an illustrative embodiment of the present application is described. In the preferred embodiment, the system does not download an application to the user's computer. In an alternative embodiment, a small program such as a Java program with the same functions described below that can be executed in a browser-based virtual machine could be utilized.

[0069] Referring to FIG. 4, an illustrative shipping label/postage dispensing system 400 according to an illustrative embodiment of the present application is shown to illustrate a process flow for dispensing shipping labels with postage.

[0070] A shipping customer system 410 is connected to xyz Co. postage broker system 420 using a communications channel 412 such as the Internet. Similarly, the customer system 410 is connected to the IBDS system 430 using a communications channel 425 such as the Internet. System 430 is equivalent to systems 101 and 102 shown in FIG. 1.

The Internet connections may be secured using Secure Socket Layer (SSL), Virtual Private Network (VPN) or other technologies.

[0071] In a typical transaction, a customer logs into a vendor site such as an auction e-commerce provider. The customer may be authenticated by the methods that the e-commerce auction site uses for its auction customers. The customer then initiates a process to purchase postage and to initiate a shipping transaction. A print postage request is sent from the customer system 410 to the xyz Co. system 420. The xyz Co. system 420 then verifies the destination address and calculates the shipping rate. The destination address may be cleansed if required. The xyz Co. system 420 then formulates a postage dispense request for the IBDS system and signs the request with a private key. The xyz Co. system 420 then sends the request to the IBDS system 430.

[0072] IBDS system 430 generates an HTML page containing a link to a postage label image and sends the HTML page to XYZ Co. system 420. XYZ Co. system 420 sends the HTML page to the customer system 410. Customer system 410 may then access the postage label image stored on the IBDS system 430 for subsequent printing.

[0073] Referring to FIG. 5, a markup language file representing a postage label file is shown displayed in a browser window 500. The browser pull-down menus 510 and all user control is disabled and invisible. A shipping/postage label print button 522 is placed in the top of the browser window 500. A postage transaction cancel button 525 is provided and a sample shipping/postage label print button 524 is provided. The shipping/postage label 526 includes a top section 590 that includes an indicator of the class of service 592 and a sample indicium barcode 594. The label 526 includes a second section 580 that includes destination 582 and source 584 address information. The label 526 includes a third section 560 that includes a delivery confirmation barcode 562 and a delivery confirmation number in human readable form 564. A human readable designation of any special service is provided 566. The label 526 also includes a fourth section 550 that includes a human readable approval code 552.

[0074] Referring to FIG. 6, a display showing an illustrative shipping label 600 with sample shipping label 626 and a hidden shipping label 632 with actual postage according to an illustrative embodiment of the present application is described. The browser control bar 610 has height A and

is disabled such that the user does not have control of menus, toolbars, scroll bars, and other control functions such as keystroke panning and right click menus.

[0075] The visible frame 620 is not resizable and has the height B. The invisible frame 630 has height C. The screen is divided into a visible height D and an invisible height E. Visible frame 620 includes a sample shipping label 626 that is visible. A sample print button 624 and a postage print button 622 are included in the visible frame. In an alternative, frame 620 is a partially visible frame.

[0076] The invisible or hidden frame 630 includes the actual shipping label 632 that is to be printed. The logic behind print button 622 causes the hidden frame 630 having shipping label 632 to be printed. The print button 622 logic prompts the user to answer whether the print was successful. If the user does not reply, the default is an affirmative answer. If the user indicates that the print was not successful, the user is offered the opportunity to reprint once. Alternatively, the number of print retries could be varied. As described herein, the print button 622 logic also logs the indication of success and/or failure to the postage provider system 430 for fraud detection and other purposes such as tracking.

[0077] Since the actual and sample shipping label files may be stored in a GIF format, the files may be large. The files can be stored on the IBDS system and referenced in the HTML or other markup language page that is sent to the customer. Such a configuration provides greater throughput having a low time to first byte (TTFB). Additionally, less data is transferred between the xyz Co. system and the IBDS server. More data is transferred between each customer system and the IBDS system, but that data is distributed over the various channels that each customer uses to reach the IBDS system. As soon as the customer responds to the successful print prompt (either answer or a default) the label images are removed from the server. If no response is received, then the label GIFs are removed after 5 minutes. Alternatively, another default time period such as 10 minutes may be used.

[0078] Alternatively, other file formats may be utilized. The client may render the image of the label using an HTML or other link to include an image or image portions that are in different formats such as BMP, TIFF, JPEG, PIX, PNG, and PCX.

[0079] Alternatively, the buttons 622, 624 could be included in a blank portion of the invisible frame 630. For example, a portion of the invisible frame 630 would actually be visi-

ble and contain the buttons. Accordingly, when a user selected the print buttons, the invisible frame would be the active frame and cross-frame control by the buttons would not be required.

[0080] In another alternative, the print button logic can be implemented using Active Server Pages (ASP) or other browser compatible logic such as Macromedia, Jscript, VBScript or other business logic language that is preferably browser independent.

[0081] In another alternative, the reprint capability could be provided using a yes/no dialog box that is used to pop-up and prompt the user to reply whether the label printed correctly before the window is scripted to close. If the user indicates that the label did not print correctly, the label will be reprinted. Optionally, a reprint notification will be transmitted to the postage provider server.

[0082] In another alternative, the order of the frames may be switched and the hidden information may be overlapped at the top of the screen. Furthermore, additional hidden or visible frames may be added.

[0083] The IBDS system may provide templates and/or API to the postage broker for development of the customer pages. Alternatively, the postage broker may design a web page

for the end-user's machine that meets the above constraints. The web page created in a new browser window to be created on the user's computer and removes all menus, toolbars, scrollbars and status bars from the browser window implementation. Keystroke panning and any other user control such as window resizing is also disabled. Such a browser window is said to be secure as the user is unable to change any of the settings.

[0084] A sample label is rendered in a visible frame with a corresponding usable label in a hidden frame. A print button in the visible frame initiates the print dialog box, but the target is the invisible frame. After printing the window is scripted to close.

[0085] Referring to FIG. 7, a method for printing a shipping label with postage 700 according to an illustrative embodiment of the present application is described.

[0086] In step 710, the user, through shipping customer system 410 indicates a desire to print a shipping/postage label to a postage broker system 420. In step 720, the postage broker system 420 sends a request to the IBDS system 430 after authenticating the user. In step 725, the IBDS system 430 provides the data required to create a new secure window having a postage indicia. This information

may be sent directly to the user or to the postage broker and then forwarded to the user. In step 730, the user computer 410 renders a new secure browser window having a visible frame and print buttons as described herein and wherein the real image is hidden. In step 740, the user selects the print button. In step 750, the JavaScript code prints the actual shipping label with postage from the hidden frame. In step 755, the user indicates whether or not the shipping label with postage printed legibly. If yes, the secure window is closed in step 760.

[0087] If the user indicates that the label did not print properly, another attempt to print the label is made at step 770. At step 780, the user indicates whether or not the reprint attempt was successful. If yes, the secure window is closed at step 760. If no, an error is logged and the problem investigated at step 790. The secure window is then closed at step 760.

[0088] In an alternative, the secure window is available only for a period of time such as five minutes. Accordingly, the reprint request must be initiated within the five-minute time window in order to be processed. In another alternative, a reprint request after that period of time initiates a new shipping label transaction with a new identifier.



[0089] The URI, URL or other identifier used to locate the label or label data may include a relatively long URL so that it could not be guessed in a reasonable amount of time. In an alternative, a session identifier or other known user access scheme may be used to password protect the URL location that is hosting the label. In one embodiment, the label is hosted in a GIF file that is not encrypted. Accordingly, as long as the GIF is publicly available for a short time using a URL that is long and difficult to guess, the user information (e.g., name and address) should not be vulnerable.

[0090] Alternatively, the GIF may be made available to only requests coming from certain IP Addresses. For example, the IP Addresses from which all requests are received would be logged. Accordingly, if an unreasonable number of requests were received from a single IP address, that IP Address could be identified as a hostile IP Address being used by someone fishing for labels. Such addresses could be denied access. Additionally, should an attacker poll an unreasonable number of label address that do not exist (one may be unreasonable), that IP Address could be logged, locked out and later investigated for potential fraud.

[0091] A dispense postage function request includes a postage broker identifier, a transaction identifier and a message signature. Here, the combination of postage broker identifier and transaction identifier should be unique over at least a certain time period. For example, in an online auction environment, an auction transaction identifier could be used as the postage request transaction identifier so that the underlying transaction and the postage transaction are associated.

[0092] Referring to FIG. 8, a process for logging print data and calculating a fraud flag ratio according to an illustrative embodiment of the present application is shown. In one embodiment, a customer could be trusted not to commit fraud in a refund request. For example, if the postage label printed incorrectly twice, the customer would be charged for postage that was not used. The customer would then have to request a postage refund. However, in a preferred embodiment, tracking information is used in determining whether to honor a refund request. Alternatively, the refund request may be honored and data collected for later use to detect any fraud.

[0093] The fraud detection process starts in step 810. In step 812, the process determines if it has received a print out-

come response from the end user browser in the allotted amount of time. If not, the process proceeds to step 814 and logs the default response that notes that no response was received, but proceeds to step 838 to log a default print successful indication. If a response was received, the process proceeds to step 816. In step 816, the process determines if the print was successful. If so, the process also proceeds to step 838 to log a successful print. If the indication shows that the print was not successful, the process proceeds to step 818 and logs the unsuccessful print attempt. In step 820, the process offers the user a chance to reprint the shipping label. In step 822, the process again polls the user in order to determine whether the reprint was successful.

[0094] Referring to FIGs. 9–11, an illustrative system and method for processing refunds requests is shown using the illustrative shipping label printing system described above.

[0095] Until recently, the USPS had only a limited capability to scan machine-readable codes that were printed on or affixed to mail pieces such as letters. The USPS had been able to read POSTNET and ID tag codes. However, more recently the USPS has installed upgraded scanning equipment such as Wide Field of View (WFOV) cameras into mail

processing equipment. Accordingly, the USPS now has the ability to read a greater variety of machine-readable codes from mail pieces such as envelopes. The USPS has introduced the PLANET code and CONFIRM services that use the enhanced scanning capability. The CONFIRM service uses a 22 digit PIC code to allow certain mailers to track mail pieces as they are processed by various units of USPS mail processing equipment. A combination of the old POSTNET code and the new PLANET code uniquely identify a mail piece.

[0096] The data obtained by scanning PLANET codes on envelopes is used to monitor USPS delivery performance. The PLANET code system allows the USPS to evaluate the efficiency of its delivery operations. Additionally, mailers may use the information to plan mailing campaigns and to coordinate follow-up communications such as telephone calls. As described herein, this mail piece observation data may be used with a system for providing refunds of spoiled mail pieces by substituting a PLANET code for the delivery confirmation code. The PLANET code may be applied during an envelope printing process or printed in an ad-slogan area of a postage meter indicia impression.

[0097] In the refund process described, each mail piece is as-

signed a unique identifier. For example, a 22 digit PIC delivery confirmation number may be used. Additionally, a combination of the PLANET code and POSTNET code may be used. Similarly, a unique postage meter serial number and the value of the postage ascending register may be used to uniquely identify a mail piece. Alternatively, a postal ID tag or other known unique identifier may be used. The unique identifier may be unique only over a period of time such as one year.

[0098] The unique identifier is associated with the payment for the particular mail piece. The association is preferably stored in the database of the IBDS postage provider system, but may also be stored in the database of the postal authority or the postage broker. Similarly, the association may be stored in the secure accounting unit that is local to a mailer such as a mailing machine postage meter vault. Alternatively, the association may be maintained in a document delivered to the postal authority such as an electronic postage manifest, statement of mailing or advanced shipping notice. The unique identifier is preferably printed on the mail piece or label attached to the mail piece using a known barcode technique. The mail piece is then inducted into the mail stream in the traditional fash-

ion such as by placing the mail piece in a letterbox or through using the controlled acceptance procedures of a local or regional post office.

[0099] A mailer may request a refund using a web based postage system such as the one described above. The mailer places a refund request with the postal authority or through a third party such as an agent of the postal authority using the unique identifier. The postal authority or appointed agent can then check a log of observed mail piece scans to determine whether the mail piece has entered the mail stream. The determination may be an immediate one-time check or it may be a determination made one or more times over a validity test period. The validity test period may be variable depending upon the mail piece and the class of service. For example, for a priority mail item, the validity test period may be two days and for a first class mail piece, the validity test period may be two or three days. In an alternative, the test period before refund request acceptance is one week.

[0100] If the item associated with the refund request has not been observed entering the mail stream, the refund is issued to the mailer. The refund may be issued by crediting a postage account such as a POSTAGE-BY-PHONE™ ac-

count held with a postage provider. Alternatively, the refund may be provided to a checking account or a credit card. The postal authority or its agent may then continue to monitor the mail stream to determine if the mail piece enters the mail stream after the refund payment. If so, a charge may be assessed such as the postage or the postage and a fine. Alternatively, a fraud investigation may be launched. After a tracking code lifetime period such as one year, the postal authority may release the tracking number for reuse.

[0101] Referring to FIG. 9, a flow chart showing a process for processing a postage refund request 900 according to an illustrative embodiment of the present application is shown.

[0102] In step 910 a user logs into the refund system. In the illustrative embodiment described herein, the user is connected to a postage broker 106. In step 915, the postage broker system authenticates the user such as by requesting a user name and password. In step 920, if the user is not authenticated, the postage broker sends an error message to the user and ends the process.

[0103] Otherwise, the process proceeds to step 930 in which the user is allowed to initiate a refund request. The postage

broker provides a refund request screen and the user fills in the screen and hits a submit button. The user enters the 22-digit PIC code delivery confirmation number associated with the request. As described herein, other tracking identifiers may be used. Similarly, the user may be provided an interactive interface listing all recent postage dispensed and offered a selection screen for postage refund selection. In step 935, the postage broker system processes the postage refund request that it received from the user. The postage broker system sends the refund request to the IBDS postage provider system 102.

[0104] In step 940, the IBDS postage provider system determines if the refund request is valid including whether the refund request corresponds to a prior postage dispense. In an illustrative embodiment, the IBDS postage provider system determines if the particular delivery confirmation PIC code being tracked. The system then checks whether the refund request had been initiated within an acceptable time frame such as a six-month window that may be established by the postal authority. The IBDS system then checks whether the delivery confirmation number is active and whether it has been observed in the mail stream. Optionally, the system waits for a period of time and then



determines if the mail piece in question has been observed in the mail stream. For example, the system may wait one week and then determine whether the mail piece has been observed in the mail stream. If the refund request is not valid, the system provides an error report to the postage broker 106 who then send the report to the user. Optionally, the postal authority is notified and a fraud investigation may be launched.

[0105] If the refund request is valid, in step 950 the postage provider begins to process the refund request. Additionally, the postage provider voids the confirmation number. In step 955, the postage provider sends a refund process initiation notification to the postage broker 106 who then forwards the notice to the user. The process then ends.

[0106] Referring to FIG. 10, a flow chart showing a process for paying postage refunds 1000 according to an illustrative embodiment of the present application is shown.

[0107] In step 1010, the postage provider 102 accumulates valid refund requests over a period of time such as one day or one week and organizes them in groups by the postage broker that processed them. In step 1015, the postage provider sends the group of refund requests to the postal authority. The refund request may be digitally signed by

the postal provider to ensure authenticity. All communications channels described herein may be over the Internet using VPN technology and may be encrypted and digitally signed. In step 1020, the postage provider also sends refund data to the postage broker to facilitate the distribution of the aggregate refund funds that are to be received from the postal authority.

[0108] In step 1025, the postal authority sends an aggregate refund payment to the postage broker corresponding to one or more of the refund request groups previously sent by the postage provider. In step 1030, the postage broker moves particular refund funds from the aggregate account to the individual accounts of the users that have requested valid refunds. The postage broker also sends a notice to the user by email that the refund has been deposited in his account at the postage broker. The process then ends.

[0109] Referring to FIG. 11, a flow chart showing a process for monitoring postage refund requests 1100 according to an illustrative embodiment of the present application is shown.

[0110] In step 1110, the postage provider system 102 enters a refund validity determination process and performs a first

track determination on the delivery confirmation number to see if it was observed. In step 1120, the process determines if the mail piece has been observed in the mail stream. If so, the process proceeds to step 1125 to mark the refund request invalid and to send an invalid refund request notice to the postage broker who then forwards the notice to the user. The process would then end.

[0111] If the mail piece had not been observed, the process proceeds to step 1130 to determine whether the tracking test period had completed. As described above the test period may be fixed at a period such as one week or be variable based on parameters such as the class of service of the mail piece. If the test period is not complete, the process returns to step 1110 to perform another determination of whether the mail piece has been observed in the mail stream.

[0112] If the test period is complete, the process proceeds to step 1135 in which the IBDS postage provider system marks the refund request as valid and either immediately processes the request with the postal authority or accumulates a group of valid refund requests. The process then ends.

[0113] Co-pending, commonly owned U.S. Patent Application

No.: TBD, filed herewith, is entitled System And Method For Preventing Duplicate Printing In A Web Browser (attorney docket no. F-684-O1) and is incorporated herein by reference in its entirety.

[0114] Co-pending, commonly owned U.S. Patent Application No.: TBD, filed herewith, is entitled Fraud Detection for Postage Systems (attorney docket no. F-730-O1) and is incorporated herein by reference in its entirety.

[0115] The present application describes illustrative embodiments of a system and method for providing postage refunds. The embodiments are illustrative and not intended to present an exhaustive list of possible configurations. Where alternative elements are described, they are understood to fully describe alternative embodiments without repeating common elements whether or not expressly stated to so relate. Similarly, alternatives described for elements used in more than one embodiment are understood to describe alternative embodiments for each of the described embodiments having that element.

[0116] The described embodiments are illustrative and the above description may indicate to those skilled in the art additional ways in which the principles of this invention may be used without departing from the spirit of the invention.

Accordingly, the scope of each of the claims is not to be limited by the particular embodiments described.